

Certificate Number: 00301-PAM-DE-028240023

Bankruptcy Case Number: 16-03571



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 20, 2016, at 8:03 o'clock PM EDT, MERCEDES ALFONSO completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 20, 2016 By: /s/Iris Serrano

Name: Iris Serrano

Title: Certified Bankruptcy Counselor